

Property Tax Relief for Older Adults:

A Profile of Connecticut's Local Programs

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Connecticut's Legislative Commission on Aging gratefully acknowledges Connecticut's town leaders for their responsiveness to our requests for information about local property tax relief.



Introduction

Older adults are living longer, overwhelmingly want to age in place, and are increasingly at risk for outliving their financial resources. At the same time, economic security can challenge Connecticut residents at any age.

Property taxes are the principle source of revenue for local governments in Connecticut. In response to the state's high property taxes, several property tax relief programs exist for older adults, people with disabilities and other constituencies. These are offered at the state and local levels. At the local level, there is significant variation on which programs are offered, how those programs are implemented, and the extent to which town residents participate in them.

Connecticut's Legislative Commission on Aging is a nonpartisan public policy and research office of the Connecticut General Assembly. Our interest in understanding the property tax relief available to older adults stems from several realities—older adults are living longer, overwhelmingly want to stay in their homes and communities as they grow older, and are increasingly at risk for outliving their financial resources. At the same time we recognize that economic security can challenge Connecticut residents at any age, resulting in the need for robust need-based programs at the forefront of property tax relief.

This report discusses the local property tax system, outlines the various property tax relief programs available, and presents both aggregate and town-by-town data on local property tax relief programs in Connecticut, collected by Connecticut's Legislative Commission on Aging through its 2014 property tax survey and analysis. It also outlines policy recommendations to ensure that property tax relief programs best meet the needs of Connecticut residents.

Background

Property taxes are the principle source of revenue for local governments in Connecticut. Though localities in all states levy property taxes, Connecticut is one of few states where municipalities have limited alternative options for raising revenue. Unlike in most other states, Connecticut law does not allow cities and towns from instituting local income or sales taxes. Accordingly, because of Connecticut localities' heavy reliance of property taxes, taxpayers have the third highest per capita property tax burden in the nation.¹

In response, several property tax relief programs exist at the state and local levels to help individuals pay their taxes. Some property tax relief programs are **mandatory**, meaning that towns are *required* to provide relief through such programs and are, in turn, typically reimbursed by the state. Towns are also able to provide additional **optional** property tax relief programs, upon approval by the town's legislative body.

Some of these programs and their major features are outlined more fully in the pages that follow.

Circuit Breaker Program for Older Adults or Persons with Disabilities

Connecticut's current Circuit Breaker Program (CGS §§ 12-170aa to 12-170 cc), administered by the State's Office of Policy and Management, provides local property tax relief to certain low-income older adults and persons with disabilities through a credit against the local property tax bill (i.e., the property tax bill is reduced). The amount of the homeowner's credit varies inversely with income. The credit amount is up to \$1,000 for a single person and up to \$1,200 for a married couple.

The state reimburses municipalities for all property tax revenues lost through the credit. All towns in Connecticut are required to provide property tax assistance through the Circuit Breaker program, which served 40,348 residents during fiscal year 2013-2014 at a cost of \$20,504,900.

1. Tax Foundation. State and Local Property Tax Collections Per Capita by State, 2006-2010. <http://taxfoundation.org/article/state-and-local-property-tax-collections-capita-state-2006-2010>.

Regarding eligibility criteria for the program, an applicant must:

- Be an **older adult** (65 years of age or older; living with a spouse who is 65 years of age or older; or at least 50 years of age and a surviving spouse of a person who at the time of time of death was eligible for the program, provided the surviving spouse was living with the recipient at the time of death) or **totally disabled** (18 or older and permanently and totally);
- Have **resided in Connecticut** for any one year prior to filing the claim and be residing in the state when filing the claim;
- Be occupying property as the **primary place of residence**; and
- Have **qualifying annual income** of not more than \$34,100 (for unmarried persons) or \$41,600 (for married persons) for 2014. This qualifying annual income criteria is adjusted annually to reflect the Social Security inflation adjustment.

Tax Freeze Programs for Older Adults

Connecticut's most current tax freeze program (CGS § 12-170v), administered by the State's Office of Policy and Management, allows municipalities to freeze property taxes for certain older adults. This tax freeze program is optional for municipalities, and the state does not reimburse municipalities for property tax revenues lost through the tax freeze.

Regarding eligibility criteria for the program, an applicant must:

- Be an **older adult** (70 years of age or older; living with a spouse who is 70 years of age or older; or at least 62 years of age and a surviving spouse of a person who at the time of death was eligible for the program, provided the surviving spouse was living with the recipient at the time of death)
- Have **resided in Connecticut** for any one year prior to filing the claim and be residing in the state when filing the claim;
- Be occupying property as the **primary place of residence**; and
- Have **qualifying annual income**, as defined by the Circuit Breaker program (see above).

Municipalities may also impose asset limits as a condition of eligibility.

Connecticut's previous tax freeze program, which has been closed to new enrollees since 1979, still had 90 enrollees statewide, as of Grand List Year 2012. The state's total reimbursement was \$171,355.94 to 46 towns that still had enrollees. Unlike the current tax freeze program, the state reimbursed municipalities for property tax revenues lost through the tax freeze.

Additional Local Options for Older Adults or Persons with Disabilities

Beyond the Circuit Breaker and Tax Freeze Programs already outlined, municipalities may provide additional property tax relief (CGS § 12-129n) for older adults or persons with disabilities, both for individuals already receiving relief under the Circuit Breaker and/or Tax Freeze Programs, as well as for those individuals who may not qualify for these programs. The state does **not** reimburse municipalities for these additional local options.

The only statutory eligibility is that applicants must be **older adults** (65 years of age or older; living with a spouse who is 65 years of age or older or at least 60 years of age and a surviving spouse of a person who at the time of death was eligible for the program) or **totally disabled** (generally under 65 years of age and eligible in accordance with applicable federal regulations to receive permanent total disability benefits under Social Security, or as further defined by CGS § 12-129n (a)). Municipalities can also set their own additional eligibility criteria.

Regarding the benefit received, according to state statute:

- The overall amount of tax relief a town can provide is limited to 10% of the total property tax normally assessed;
- The participant cannot receive more property tax relief from one or more programs than the participant would normally pay in property tax; and
- Towns are required to place a lien on the house of a participant if tax relief is more than 75% of the tax owed.

Local option programs for older adults or persons with disabilities vary dramatically across Connecticut.

Other Property Tax Relief Programs

In addition to the programs outlined above, Connecticut offers several additional tax relief programs², including those listed below.

- **Exemption for Disabled Persons.** Municipalities must provide qualifying owners with disabilities a \$1,000 property tax exemption, subject to certain eligibility requirements. CGS § 12-81(55). Municipalities may provide an additional exemption to these homeowners of up to \$1,000. CGS § 12-81i.
- **Exemption for the Blind.** Municipalities must provide qualifying homeowners who are blind with a \$3,000 property tax exemption, based upon statutory criteria. CGS § 12-81(17). Municipalities may provide additional exemption to these homeowners up to \$2,000. CGS § 12-81j.
- **Standard Exemption for Veterans.** Municipalities must provide a \$1,000 property tax exemption certain honorably discharged veterans (or their survivors), who actively served at least 90 days during war time. CGS § 12-81(19). Municipalities may provide additional exemption to those veterans receiving the standard exemption of up to \$10,000 or 10% of the property's assessed value. In so doing, they must comply with statutory income limits. CGS § 12-81(f).
- **Additional Exemption for Veterans.** Municipalities must provide all eligible veterans receiving the standard exemption an additional exemption that is based on their income. CGS § 12-81(g).
- **Exemption for Disabled Veterans.** Municipalities must provide veterans with disability ratings from the Veterans' Administration or their surviving spouses with a \$3,000 property tax exemption. CGS § 12-81(20).
- **Exemption for Severely Disabled Veterans.** Municipalities are required to provide veterans with severe disabilities or their surviving spouses with a \$10,000 property tax exemption, plus an additional exemption that is based on income. CGS § 12-81(21).
- **Income Tax Credit for Property Tax Paid.** The state indirectly reduces property tax payments by providing an income tax credit for those payments. The percent of property tax paid that can be taken as a credit declines as income increases, until it completely phases out. CGS § 12-704c.
- **Optional Relief for Firefighters and Emergency Personnel.** Municipalities may provide property tax relief to the non-salaried local emergency management director

2. For a more thorough account of these additional property tax relief programs in Connecticut, please see OLR Research Report 2012-R-0104, *Property Tax Relief for Homeowners*, from which we summarize in this section.

and any individual who volunteers his or her services as a firefighter, fire police officer, emergency medical technician, paramedic, civil preparedness staff, an active member of a volunteer canine search and rescue team, or an ambulance driver in the municipality. CGS § 12-81w.

- **Optional Relief for Surviving Spouses of Police Officers or Fire Fighters.**

Municipalities may establish a program to abate all or a portion of the property tax on the principal residence of the surviving spouse of a police officer or firefighter who dies while performing his or her duties. CGS § 12-81x.

- **Optional Relief for Property Taxes Exceeding 8% of Homeowner's Income.**

Municipalities may also establish a program allowing homeowners to defer property taxes due if those taxes exceed 8% of the owner's income. Deferred taxes are a lien on the property and must be paid, with 6% interest upon sale or transfer of the property. CGS § 12-124a.

Methodology

Information for this comprehensive review of property tax relief programs for older adults was collected throughout 2014 using a variety of methods. First, Connecticut's Legislative Commission on Aging collected information about municipalities' state-mandated property tax program from Connecticut's Office of Policy and Management. Then, using a web-based survey tool, the Commission sent a survey link electronically to each municipality's tax assessor. The Commission's response rate to the survey was 82%.

Following this initial assessment, survey results were analyzed to identify where information was incomplete or unclear. The Commission then contacted municipalities directly via e-mail and phone to request additional information. Information available on town websites was also used to augment the data collected through the survey, as was information collected from a comparable survey the Commission conducted in 2007. Finally, each tax assessor was provided with a draft of their municipality's information and asked to verify it for accuracy. Results were revised to reflect their feedback.

The information summarized here is not exhaustive, as not all municipalities have reported on the programs available to eligible residents, or on the number of participants in each program. However, information is still provided for all of Connecticut's 169 towns.

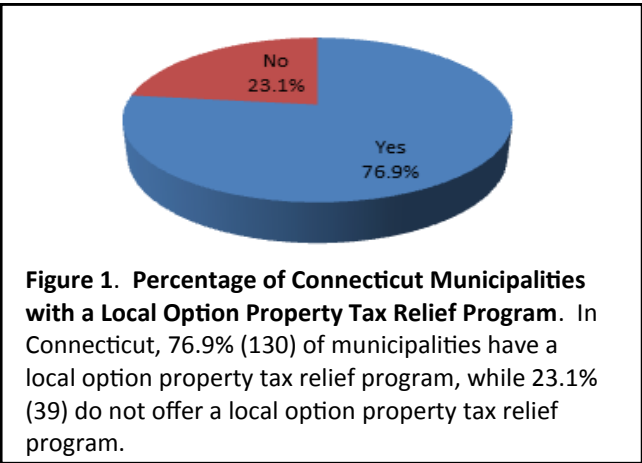
Statewide Summary

In Connecticut, 76.9% (130) of municipalities have at least one local option property tax relief program, while 23.1% (39) do not offer a local option property tax relief program (see **Figure 1**). In Fairfield and Middlesex Counties, every town offers at least one type of local option property tax relief program, while participation is lower in other counties (see **Table 1**).

The types of local option property tax relief programs offered vary significantly by town and include **credits** (reduce the property tax itself), **deferrals** (allow later payment of the property tax due), **freezes** (prevent property tax increases) and **exemptions** (reduce the value of the property for purposes of calculating the tax due), among other programs (see **Figure 2**). Many towns offer more than one type of program.

Criteria for these programs is as varied as the types of programs offered. Depending on the type of program and the locality in which it is offered:

- **Income and asset limits** range widely, from annual household earnings of less than \$40,000 to more than \$80,000, and for asset limits from \$100,000 up to \$650,000 if any.
- **Residency requirements**, if any, can range from 1 year to potentially up to 20 years.
- **Age** may or may not be a requirement for certain programs. Where age is a requirement, the most common threshold for eligibility is 65 years old.



County	Percent
Fairfield	100% (23 of 23)
Hartford	89.7% (26 of 29)
New Haven	57.7% (15 of 26)
Middlesex	100% (15 of 15)
Litchfield	77.8% (21 of 27)
New London	47.6% (10 of 21)
Tolland	84.6% (11 of 13)
Windham	56.2% (9 of 16)

Table 1. Percentage of Town (by County) with a Option Local Property Tax Relief Program.

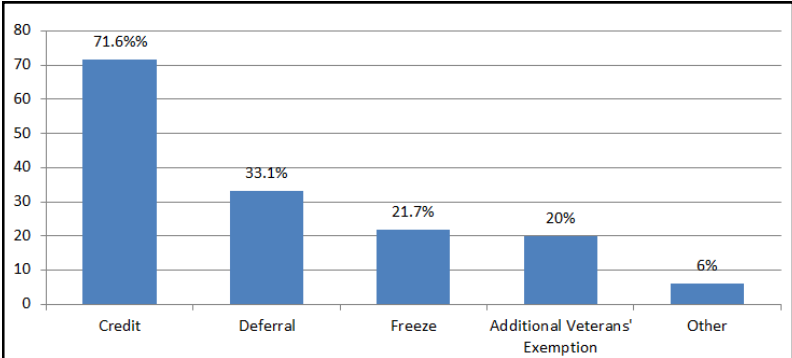


Figure 2. Local Option Property Tax Relief Programs by Type. The type of local option property tax relief programs vary significantly by town, with 71.6% of towns offering a tax credit program, 33.1% offering a tax deferral program, 21.7% offering a tax freeze program, 20% offering an additional veterans' exemption program, and 6% offering other types of local property tax relief programs. Many towns offer more than one type of program.

Policy Recommendations

Connecticut has significant opportunities to promote efficiency, data-driven decision-making, education and equity through reforms to its property tax relief system. Based on the information collected and analyzed through its 2014 property tax survey, Connecticut's Legislative Commission on Aging makes the following recommendations:

- **Promote efficiency by combining or streamlining existing property tax relief programs.** The sheer number and variety of property tax relief programs creates unnecessary fragmentation, duplication and confusion. The state should consider strategies for combining or streamlining existing property tax relief programs to achieve efficiency and ensure ease of access and use by residents.
- **Promote data-driven decision-making by making information more readily available to local officials.** Local officials should use town-specific income, age and other demographic data to ensure that (1) enrollment by eligible residents in state-reimbursed property tax relief programs is maximized, and (2) local options are exercised in such a way that ensures that local property tax relief reaches those who need it most.
- **Promote education by**
 - **Making annual state-collected information on property tax relief programs available to the public.** The state should collect and post annually information, by town, on local property tax relief programs.
 - **Including information about existing property tax relief program in annual property tax bills.** Such information should be written in easily readable and understandable language.
- **Promote equity by exploring alternative methods of taxation to complement collection of local property taxes.** Property taxes are the principle source of revenue for local governments in Connecticut. Accordingly, Connecticut taxpayers have the third highest per capita property tax burden in the nation. Comprehensive tax reform should consider alternative methods of taxation to ensure that the opportunity to support local government is distributed equitably.

Town-by-Town Summary of Local Options

A summary of local property tax relief options is included in the pages that follow, with descriptions listed alphabetically by town. Following the listing of these local property tax relief options are a series of tables, listing the extent of participation in certain state-mandated property tax relief programs. These programs are: the State Circuit Breaker Program, various veteran's exemptions programs (collectively listed as "Veterans' Exemption"), the exemption for the totally disabled, and Connecticut's previous tax freeze program, which has been closed to new enrollees since 1979. Towns are listed in the table alphabetically.

KEY: *Partial information included from the Commission's 2007 study, *Property Tax Relief Programs for Older Adults: A Profile of Connecticut's Local Programs*
** Partial information gathered from the town website.

Andover has one local property tax relief program: an exemption program.

- A single applicant is eligible for this exemption program if their income is no more than 15% higher than the State Circuit Breaker income limit, and 10% of a married couple.
- Eligible individuals receive a \$12,000 assessment exemption applied to their real estate (with a mill rate of \$30.72/thousand, the tax relief amount was \$368 for Grand List 2013).
- At the time of the survey, there were 26 people participating in this program.

Ansonia* does not have a local option property tax program.

Ashford does not offer a local option property tax relief program. Ashford does offer exemption to any "ambulance-type motor vehicle which is used exclusively for the purpose of transporting any medically incapacitated individual, except any such vehicle used to transport any such individual for payment."

Avon* has one local property tax relief program: a credit program.

- There are income criteria for this program (in 2007, \$35,300 for single, \$43,000 for married).
- Depending on the participants' marital status and income level, participants receive abatements of between \$325 and \$650.

Barkhamsted * offers two local option property tax relief programs: a credit program, an additional veterans' exemption.

- The *credit program* has the same income limits as the State Circuit Breaker Program
- A credit is given to a participant that is equal to the percent of credit granted by the State Circuit Breaker and is applied to the remainder of the tax bill.
- Applicants must have been residents of Barkhamsted for 5 years in order to apply.
- The money does not have to be paid back to the participant at any time.
- There were 36 participants in this program for Grand List 2012.
- Information was not provided about the additional veterans' exemption program.

Beacon Falls* offers one local property tax relief program. The credit program provides a flat abatement rate of \$400 to eligible persons.

Berlin offers one local option property tax relief program: a deferral program.

- Applicants must be 70 years old.
- Income limits are \$34,100 for a single applicant and \$40,100 for married applicants. Liens are placed on the property.
- There is no cap on number of residents that can be enrolled and no cap on the dollar amount allocated for this program.
- There were no residents enrolled in program for Grand List 2012.

Bethany offers two local option property tax relief programs: a credit program and an income-based Veterans' exemption program.

- The *credit program* has income limits of up to \$34,000 for single applicants and \$41,600 for married applicants.
- At the time of the survey, there were 66 people enrolled in the program for Grand List 2012 at a cost of \$35,165 to the municipality.
- Information for the *veterans' exemption program* was not available.

Bethel * currently has two local property tax relief programs: a credit program and a freeze program.

- The *credit program* is open to both single and married persons with incomes equal to or less than \$42,500/year (this information from 2007).
- Participants may abate up to 75% of their annual property taxes. This abatement does not have to be paid back by the participant at any time.
- Information was not provided about the local tax freeze program.

Bethlehem offers one local option property tax relief program: a credit program.

- The credit program is open to single persons with annual incomes of up to \$43,376 and married persons with annual incomes up to \$46,592.
- Applicants must also have been residents of Bethlehem for at least three years.
- Eligible participants will receive a credit equal to benefit received under the State Circuit Breaker Program. If a participant is above income limits for State Circuit Breaker Program (but below those established for the local program) the participant will receive a \$200 credit on their property tax bill.
- There were 71 participants in the credit program for Grand List 2012 with a cost to the municipality of \$36,230.

Bloomfield offers a one local property relief program: a freeze program.

- This freeze program is open to residents age 65 and older.
- The freeze program is open to single residents with an annual income of up to \$45,000 and for married residents with annual incomes up to \$65,000.
- There is a 1 year residency requirement for the program.
- Liens are placed on the property with no interest.
- There were 30 residents in this program for Grand List 2012.

Bolton offers one local option property tax relief program: a tax credit program.

- This credit program matches the State Circuit Breaker benefit the applicant receives.
- Age and income requirements are the same as for the State Circuit Breaker Program.
- There were 64 participants in this program for Grand List 2012 at a cost to the town of \$35,665.

Bozrah does not offer a local option property tax relief program.

Branford offers three local option programs: a credit program, a deferral program and an additional veterans and blind option.

- The *credit program* has the same income limits as the State Circuit Breaker Program.
- Participants receive a tax credit of \$300.
- This credit does not have to be paid back by the participant.
- There were 422 participants in this program for Grand List 2012 with a cost to the municipality of \$126,600.
- The *deferral program* is open to single persons with annual incomes equal to or less than \$62,500 or married persons with incomes equal to or less than \$70,000.
- Participants may defer up to 75% of their yearly property taxes.
- A lien is placed on the property with an interest rate of 0-4% based on income.
- At the time of the survey, there were 17 participants in this program. The outstanding deferral of taxes is \$78,776.
- Information was not provided about the *local option veterans' and blind program*.

Bridgeport has one local option tax credit program: a credit program

- Eligibility criteria are the same as the State Circuit Breaker program. All that qualify and enroll in the Circuit Breaker program are eligible.
- Participants receive a \$800 credit.
- There were 1,134 participants in the program for Grand List 2012 with a cost to the city of \$1,051,200.

Bridgewater* offers two local option property tax relief programs: a credit program and a volunteer abatement program.

- This *credit program* is open to both single and married applicants with incomes equal to or less than \$16,000 (not including social security).
- Depending on income level, \$100-\$400 is abated from participant's taxes.
- At the time of the survey, there were 27 participants in this program with a cost to the town of \$7,400.
- This *volunteer abatement program* uses a point system to calculate an abatement based on the number of hours a person volunteers.
- There are no age, income or residency requirements for this program.
- There were 19 participants in this program for Grand List 2012 with a cost to the town of \$15,932.

Bristol does not offer a local option property tax relief program. However, there has been a referendum proposed to offer a maximum \$300 tax credit for homeowners who volunteer 50+ hours to a designated charity.

Brookfield offers two local option programs: a tax credit and a tax deferral program.

- This *credit program* is open to single persons with income equal to or less than \$47,500/year or married persons with incomes equal to or less than \$58,240/year.
- There is an asset limit on this program for \$239,660 and there is a 5-year residency requirement.
- A flat rate credit of is granted to all those who meet all eligibility criteria. (In 2007, the flat rate credit was \$1,879; information not given about the 2012 rate.)
- There were 231 participants in this program for Grand List 2012 with a cost to the town of \$430,487.
- This *tax deferral program* does not have income and asset limits but has a 5 year residency requirement.
- A lien is placed on the property with an interest rate of 4.25%.
- There were 5 participants in this program for Grand List 2012. Current deferred amount of taxes is \$12,414.

Brooklyn does not offer a local option property tax relief program.

Burlington* offers a local option homeowners' program and an additional veterans' exemption program. No other information was provided about these programs.

Canaan (Falls Village) does not offer a local option property tax relief program.

Canterbury offers two local option property tax relief programs: a freeze program and an additional veteran's program.

- This *freeze program* is open to single applicants with incomes equal to or less than \$21,432 and married applicants with incomes equal to or less than \$27,072.
- A lien is placed on the property with a 6% interest rate.
- There were no participants on this program for Grand List 2012.
- Canterbury also offers a local option *additional veterans' exemption* that provides a \$10,000 exemption off the assessed value of a property for veterans.
- The qualifying income threshold is \$25,000 more than the state's veterans exemption program.
- There were 58 participants in this program for Grand List 2012 with a cost to the municipality of \$12,803.

Canton* offers a local option property tax relief program: a credit program.

- The income limit this program is \$45,000
- The total relief provided for Grand List 2012 was \$150,873.

Chaplin did not have a local property tax relief program at the time of this survey.

Cheshire offers several local option property tax relief programs including: credit, freeze and deferral programs. Cheshire also has an additional property tax programs including: a local additional veterans program, a volunteer firefighter exemption, an ambulance type motor vehicle exemption and a farm building exemption. Details of these programs were not reported in the survey.

- This *credit program* is open to individuals age 65+.
- Income limits are \$52,000 for single applicants and \$56,000 for married applicants. Income limits are adjusted annually.
- There is a 10-year residency requirement for the credit program to receive the full benefit. Those that have been residents 6-10 years receive a partial benefit of 75%, and those who have been residents for 1-5 years receive a partial benefit of 50%.
- The *deferral and freeze programs* are open to individuals who are 70 years old or older with incomes equal to or less than \$33,500 (single) and \$40,900 (married).
- There were 534 participants on these programs for Grand List 2012 with a cost to the town of \$562,212.

Chester currently has one local property tax relief program: a credit program.

- The credit program has the same income limits as the State Circuit Breaker program.
- This program is a percentage of the State Circuit Breaker program based on the age of the homeowner and the number of years of residency.

Clinton** currently has two local option property tax relief programs: a credit program and a deferral program.

- The local *credit program* is open to single and married persons age 65+, with income equal to or less than \$55,000/year.
- The maximum yearly allowable relief is \$500 or total tax, whichever is less.
- The total yearly program cannot be more than one-half of the town of Clinton's preceding year total operating budget.
- The local *deferral program* is open to single and married persons age 65+, with income equal to or less than \$55,000/year.
- The applicant may defer seventy five percent of the tax bill. The benefit shall not exceed \$5,000 for one fiscal year.
- A lien is placed on the property. No interest is charged.

Colchester offers one local option property tax relief program: a deferral program.

- The deferral program income guidelines are the same as the State Circuit Breaker program.
- Up to 75% of the yearly property taxes may be deferred by a participant.
- A lien is placed on the home with 3% interest.
- Information was not given about the number of people currently on the program.

Colebrook does not offer a local option property tax relief program.

Columbia has one local option property tax relief program: a deferral program. There is also a program for firefighters who meet criteria set by the fire chief.

- The deferral program is open to people over the age of 65, or people who are 60 years of age or older and the surviving spouse of a taxpayer who was receiving benefits before his/her death or under age 65 years of age by receiving permanent total disability benefits under Social Security.
- There are no income limits for this program.
- The deferral amount is the amount of real estate taxes that exceed 8% of the taxpayers income.
- A lien is placed on the property with a 4% interest/year.

Cornwall does not offer local option property tax relief program.

Coventry currently has one local option property tax program: a deferral program.

- All eligibility criteria for the local deferral program are the same as the State Circuit Breaker program.
- Liens are placed on the home.
- There were 13 residents enrolled in the program for Grand List 2012 with a cost to the town of \$7,939.

Cromwell has one local option property tax relief program: a deferral program that will be effective for the 2013 Grand List year.

- The deferral program is open to people over the age of 65 or totally disabled.
- The income limits are \$5,000 over the State Circuit Breaker program.
- A lien is placed on the property. There is a 0% interest while the property is owned by the participant. There is a 180 day grace period after the sale of the property (or death), then there is an 18% interest rate.
- There is a \$90,000 cap on the amount allocated in the municipal budget for this program.
- At the time of the survey, there were 45 participants in the program, at a cost to the town of \$84,770.

Danbury* currently has three local property tax relief programs: a credit program, a “City Energy” credit program, and a deferral program.

- This *credit program* is open to single persons with income equal to or less than \$39,800/year and to married persons with income equal to or less than \$46,500/year.
- The participant receives a flat rate credit of \$450 (single) or \$600 (married).
- A second credit program (known as the “*City Energy*” program) has slightly higher income limits: single persons with income limits equal to or less than \$52,500 and married persons with income equal to or less than \$59,200.
- A participant in the “City Energy” program receives a flat rate credit of \$250 (single) or \$350 (married).
- If a person is eligible for the State Circuit Breaker program, they are automatically eligible for both of these credit programs.
- The *deferral program* is offered to residents who have an income of \$52,500 (single) or \$59,200 (married).
- The property tax can be deferred up to 75%, and a lien is placed on the property.

Darien* offers three local option programs: a credit program, a deferral program, and a tax grant for firemen and emergency workers.

- The *local credit program* has income limits of up to \$43,100 (single) and \$50,600 (married).
- There were 147 participants on the local credit program in Grand List 2013 with a cost to the town of \$542,430.34.
- Depending on the person’s income and marital status, a participant received a \$50-\$10,750 credit (2013 benefit amounts).
- The *deferral program* has income limits of up to \$63,100 (single) and \$70,600 (married).
- The program allows participants to defer 50% (Plan B)-98% (Plan A) of their property taxes, depending on their income (with a cap of taxes on \$800,000 property assessment).
- There is a lien placed on the property with an interest rate of less than 2% (reviewed annually).
- There are 19 homeowners on the deferral program. The total tax amount deferred for the Grand List 2013 is \$87,307.
- The *fireman and emergency workers program* gives a tax credit to the participant.
- There are 69 fireman and emergency workers receiving between \$250 and \$1000 tax credit for the Grand List 2013, with a cost to the town of \$62,750.

Deep River** offers one local option property tax relief program: a credit program.

- This credit program is open to residents 65 years or older or over 18 years old and permanently and totally disabled.
- The applicant must have been a Deep River resident for a minimum of 5 years.
- Income cannot exceed \$45,000.
- Depending on income and marital status, the participant receives a tax credit of between \$75 and \$625.

Derby does not have a local property tax relief program.

Durham ** offers two local option property tax relief programs: a deferral program and a freeze program.

- The *freeze program* has income limits based on the years of residence that range from \$32,800-\$68,880 for single persons and \$40,000-\$84,000 for married persons.
- The rate at which taxes are frozen and how many people are able to be on the program is determined by the Town Council or a similar body within the town each year.
- Every year a maximum amount or “cap” for the aggregate amount of benefits available is determined.
- The *deferral program* has income limits based on the years of residence that range from \$32,300-\$64,600 for single persons and \$39,500-\$79,000 for married persons.
- Up to 100% of participants’ property taxes may be deferred for a given year.
- A lien is placed on the property with interest.
- Applicants may defer up to 100% of real estate taxes. A lien is placed on the home at a rate of 5% (set annually by the Board of Finance).

East Granby offers two local option tax credit programs.

- One *tax credit program* has the same eligibility criteria as the State Circuit Breaker program.
- Participants received a match to the State Circuit Breaker credit.
- At the time of the survey there were 53 participants in the program with a cost to the town of \$26,251.
- The *other tax credit program* has slightly higher income criteria than the State Circuit Breaker program (\$6,000 above State Circuit Breaker income criteria).
- Participants receive a \$400 credit (married) or \$250 credit (single).
- There were 17 participants on the program for Grand List 2012 with a cost to the town of \$5,300.

East Haddam offered one local option property tax credit program: a credit program.

- The credit program has an income limit of \$50,000.
- Depending on participant income, \$300-\$500 may be abated from the property tax bill.
- The ordinance caps the total expenditures on the program to \$150,000. In the event that cap is hit, the amount of relief granted is reduced in a pro rata manner by maintaining (to the extent possible) the maximum relief amount for the lowest income tax payers and then reducing the relief amount for each higher income tier until the program does not exceed the cap.
- There were 137 participants on the program for Grand List 2012 at a cost to the town of \$56,575.

East Hampton offers one local option property tax relief program: a freeze program.

- This program is open to applicants 70 years old and older.
- Income limits for the program are \$34,000 (single) and \$41,600 (married).
- A lien is placed on the property, with no interest.
- There were 21 participants on the program for Grand List 2012, at a cost to the town of \$4,565.

East Hartford

- East Hartford has one local option property tax relief program: a credit program.
- This credit program is open to residents age 65 or older.
- Income limits are \$44,500 (single) and \$51,900 (married).
- Assets, excluding the value of the primary residence and any tax deferred retirement investments, cannot exceed \$100,000.
- Depending on the participant's income and marital status, \$100-\$700 may be abated from their property tax bill per year.
- There were 889 participants on the program for Grand List 2012 with a cost to the town of \$546,550.

East Haven*

- East Haven offers two local option property tax programs: a credit program and an additional exemption program for certain blind and disabled residents.
- The *credit program* has the same income limits as the State Circuit Breaker program.
- This program offers an additional \$400 credit to those who qualify for the State Circuit Breaker Program.
- Abatements need not be paid back by participants at any time.
- There were 547 people on this program for Grand List 2012 at a cost to the town of \$218,800.
- Eligibility and benefit criteria for the *Additional Blind and Disabled Exemption Program* were not given.
- There were 84 participants on this program for Grand List 2012 with a cost to the town of \$2,816.45.

East Lyme* currently has two property tax relief programs: a credit program and a deferral program.

- The *credit program* has the same income limits as the State Circuit Breaker program.
- The credit program is only open to residents who have lived in the house for which property taxes are due for ten years prior to applying for benefits.
- Depending on a participants' income and marital status, they may receive abatement of \$300-\$1,000 off their property tax bills per year.
- This abatement does not have to be paid back by participants at any time.
- The *deferral program* has the same income limits as the State Circuit Breaker program.
- Applicants must be at least 65 years of age or older at the time they are applying for benefits.
- Up to 75% of a participant's property taxes may be deferred per year.
- A lien is placed on the property with an interest rate of 6%.

East Windsor* does not offer a local option property tax relief program.

Eastford currently has one local option property tax relief program: a deferral program.

- This deferral program has the same income limits as the State Circuit Breaker program.
- An additional 25% is deferred off a participant's property taxes may be abated from their bill per year.
- A "friendly" lien is placed on the property; no interest is charged.
- There were 8 participants on this program in Grand List 2012 with a cost to the town of \$1,252.

Easton* has three local property tax relief programs: a credit program, a deferral program and a freeze program.

- This *credit program's* income limits are \$85,000 for single and married individuals.
- A sliding scale credit up to 42% of the taxes owed is credited to the participant.
- There is a 5-year residency requirement for this credit program.
- The *deferral program* has the same income limits as the credit program.
- Up to 75% of remaining taxes can be deferred after all other program credits have been taken.
- This program has a 5-year residency requirement.
- A lien is placed on the property; the interest is established each year.
- The *Freeze program* has income limits of \$50,000.
- The participant must be 70 years old.
- A lien is not placed on the property.
- The tax rate is limited to a tax rate increase of less than or equal to 3%.

Ellington does not offer a local option property tax relief program.

Enfield has two local property tax programs: a credit program and an additional blind/disabled exemption.

- The *credit program* has the same income limits as the State Circuit Breaker Program.
- The credit program has a residency requirement of 10 years.
- The town matches the Circuitry Breaker credit, up to 75% of taxes due.
- Enfield offers an *additional blind and disabled exemption*. No information was provided about the exemption program.

Essex offers two local property tax relief programs: a deferral/freeze program and a credit program. Additionally, Essex offers a 100% exemption on vehicles modified for use by persons with disabilities.

- The *deferral/freeze program* has income limits of \$51,125 for married applicants and \$41,875 for single applicants.
- Medical expenses in excess of 5% of your adjusted gross income can be deducted from your adjusted gross income.
- An applicant must have been a resident of Essex for a least one year and have reached age 65 by the end of the previous calendar year, and those two numbers (years of residency + years of age) must total at least 85.
- Taxes will be frozen at the amount you paid in taxes prior to year filing for assistance. If the amount due is higher than the frozen amount, you can defer the difference.
- A lien is placed on the property.
- There were no participants on this program for Grand List 2012.
- This *credit program* has the same income limits as the State Circuit Breaker program.
- The town matches the amount abated per year per participant in the Circuit Breaker program. Up to 75% of a participant's property taxes may be abated per year.
- This abatement does not have to be paid back by participants at any time.
- There were 53 participants on this program for Grand List 2012 with a cost to the town of 30,326.19.

Fairfield offers three local option property tax relief programs: credit, deferral, and freeze programs.

- The *freeze program* has an income limit of \$51,500 and an asset limit of \$650,000.
- The participant will have their gross taxes frozen at last year's level and will continue for six years. At the end of the six years the participant must choose one of the other two programs.
- The tax savings over the six years are a grant with no lien or payback required.
- The *deferral program* has income limit of \$81,400 and an asset limit of \$650,000.
- Participants age 65-75 will have their taxes frozen at last year's level and will continue to have them frozen until such time that the property is sold and/or no longer occupied by the applicants.
- Participants who are 75 years old or older may elect to defer up to 50% of the gross tax levied on their property. The tax savings must have paid back with interest and a lien will be applied to the property.
- The *credit program* has an income limit of \$71,200.
- The amount of the credit varies depending on the participant's income.
- There were 1,611 participants in these programs (only 13 for the deferral program) for Grand List 2012 with a cost to the town of \$3,806,602. The town caps the amount allocated in the municipal budget to \$5,000,000.

Farmington* offers several local option property tax relief programs: a credit program, a freeze program: an additional veterans' exemption and an exemption for modified vehicles used by people with disabilities.

- The *credit program* is open to individuals age 65 and older with income equal to or less than \$39,500 (single) and \$46,900 (married).
- There is a three year residency requirement.
- Depending on the individual's income and marital status the participant receives an abatement from their property tax bill of between \$250 and \$400.
- The *freeze program* is open to individuals age 80 and older with income equal to or less than \$39,500 (single) or \$46,500 (married).
- No other information was provided about the freeze program.
- There were 312 participants on these programs for Grand List 2012 with a cost to the town of \$165,739.64.
- The *additional veterans exemption program* is open to veterans with income equal to or less than \$33,500 (single) and \$40,900 (married)
- The program offers a \$5,000 assessment exemption to qualified individuals.
- There were 93 participants in this program for Grand List 2012 with a cost to the town of \$9,797.55.

Franklin offers one local option property tax relief program: a credit program.

- This credit program has the same age and income guidelines as the State Circuit Breaker Program.
- There is a 10 year residency requirement for eligibility.
- There were 26 participants in this program for Grand List 2012 with a cost to the town of \$12,903.05

Glastonbury has two local option property tax relief programs: a credit program and a deferral program.

- The *credit program* is open to residents age 65 years and older with income limits of up to \$55,000.
- There is a one-year residency requirement for the program.
- There were 473 participants in the program for Grand List 2012 with a cost to the town of \$529,492.
- The *deferral program* is open to residents age 65 years and older with income limits of \$34,100 (single) and \$41,600 (married).
- There is a 10 year residency requirement for the program.
- A lien is placed on property with interest.
- There were 3 participants on this program for Grand List 2012.

Goshen does not offer a local option property tax relief program.

Granby offers two local option property tax programs: a credit program and a veterans' program.

- The *credit program* is open to residents age 65 years and older. There is an income limit of \$46,000 (single) and \$58,000 (couple).
- Depending on the participant's income, a certain amount (determined annually) is abated from the property taxes.
- There were 180 participants on this program for Grand List 2012 with a cost to the town of \$255,126.54.
- No information was provided about the veteran's program.

Greenwich offers two local option property tax relief programs: a credit program and a deferral program.

- The *credit program* is open to residents 65 years and older with an income limit of \$64,000.
- There is a one-year residency requirement.
- There is a cap on the dollar amount allocated in the municipal budget for this local program of \$905,000.
- Depending on income, participants receive a \$575-2175 abatement on their tax bill.
- There were 672 participants on this program for Grand List 2012 with a cost to the town of \$878,776.
- The *deferral program* is open to residents who are 65 years old and older with income limits of \$64,000.
- A lien is placed on the property.
- There were no participants in this program for Grand List 2012.

Griswold * does not have a local option property tax relief program.

Groton has two local option property tax relief programs: an abatement program and a deferral program.

- The *abatement program* reduces or eliminate taxes that would normally be due and payable.
- Income from all sources must not exceed the poverty threshold as defined by the United States Department of Health & Human Services.
- Prior to submitting a petition, the petitioner must apply to the Assessor's Office to determine eligibility for assessment exemptions, meet with the Tax Collector's Office to discuss payment schedules or other programs that might resolve the debt, and also meet with Human Services Department staff to determine eligibility under Section 12-124, as well as financial or other assistance that may be appropriate.
- There were no participants in this program for Grand List 2012.
- The *deferral program* is open to residents whose town real estate tax due exceeds 8% of gross income.
- The outstanding balance on any and all mortgages on the real estate must not exceed 70% of the appraised value of the property.
- A lien will be placed on the property.
- There were 3 participants in this program for Grand List 2012 with a cost to the town of \$21,040.

Guilford offers two local property tax relief programs: a tax freeze program and a tax deferral program. Additionally, Guilford offers a local veterans', disabled and blind program and a handicapped motor vehicle program. Information about these programs was not reported.

- The *tax freeze program* is open to residents 65 years old or older.
- The income limits vary depending on marital status and years of residency. The income guidelines range from \$29,600 - \$95,000.
- The *tax deferral program* allows you to defer up to 75% of taxes (depending upon income) until the property is transferred or at the time of death (at which time the taxes must be repaid with interest).
- Income must not be greater than \$2,000 above the State Circuit Breaker Program guideline.
- A lien is placed on the property.

Haddam offers two local option property tax relief programs: a credit program and a deferral program.

- The *credit program* is open to single and to married persons with income equal to or less than \$55,000/year.
- Depending on an applicant's income and marital status, between \$500 and \$750 may be abated from his or her property tax bill per year.
- This abatement does not need to be paid back by the resident at any time.
- The *deferral program* is open to single and to married persons with income equal to or less than \$55,000/year.
- Up to 50% of property taxes may be deferred per year.
- A lien is placed on the property.

Hamden* offers three local option property tax relief programs: a credit program, a freeze program and an additional town benefit.

- The *credit program* has the same age and income criteria as the State Circuit Breaker program.
- Depending on the applicant's income and marital status, between \$400 and \$600 may be abated from his or her property tax bill per year.
- There were 694 participants in this program for Grand List 2012 with a cost to the town of \$747,000.
- The *freeze program* is open to residents' age 70 years old and older and has the same income limits as the State Circuit Breaker program.
- There were no participants in this program for Grand List 2012.
- The *additional town benefit program* is available for up to 25% of the minimum of what a resident's tax bill would be without any benefits and not less than the prior year's taxes, whichever is greater.
- The program has the same age and income criteria as the State Circuit Breaker program.
- There were 678 participants in the program for Grand List 2012 with a cost to the town of \$356,000.

Hampton offers one local option property tax relief program: a credit program.

- This credit program has the same age and income criteria as the State Circuit Breaker program.
- There were 30 participants on this program for Grand List 2012 with a cost to the town of \$19,804.

Hartford** has one local property tax relief program.

- This *credit program* is open to applicants who are 65 years old and older and with income equal to or less than \$45,100/year for single persons and \$51,550/year for married persons.
- Participants can receive an abatement of up to \$500 (\$1,500 for four family homes).

Hartland has one local option property tax program: a credit program.

- The *credit program* has the same age and income criteria as the State Circuit Breaker program.
- Up to 10% of property taxes may be abated from a bill per participant per year.
- There were 21 participants on this program for Grand List 2012 with a cost to the town of \$7,500.

Harwinton has one local option property tax relief program: a credit program.

- This program is open to applicants over the age 65 and has income limits set at \$5,000 over the State Circuit Breaker program.
- Information about the benefits of this program was not given.
- There were 4 participants on this program for Grand List 2012 with a cost to the town of \$400.

Hebron has one local option property tax relief program: an additional veterans' exemption.

- The additional veterans' exemption program has the same eligibility criteria as the state Veterans' Exemption program.
- Information about the benefits of this program were not available.
- There were 25 participants in this program for Grand List 2012 with a cost to the town of \$8,675.

Kent has one local option property tax relief program: a deferral program.

- Age and income criteria are the same as the State Circuit Breaker.
- Liens are placed on the property.
- There is one participant in the program for Grand List 2012 at a cost to the town of \$800.

Killingly offers two local option property tax relief programs: a credit program and a freeze program.

- The *credit program* has the same age and income guidelines as the State Circuit Breaker program.
- Depending on the participant's income and marital status they may receive an abatement of 5% to 25%.
- There were 323 participants on this program for Grand List 2012 with a cost to the town of \$124,131.44.
- The *freeze program* is open to residents who are at least 70 years old or older.
- Annual income must not exceed \$39,500.
- There is a four-year residency requirement.
- There were 233 participants in this program for Grand List 2012 at a cost to the town of \$56,424.

Killingworth has one local option property tax relief program: a credit program. Killingworth also has a local option volunteer fire and ambulance program.

- The tax credit program is open to individuals age 65 years and older with income equal to or less than \$40,000.
- Depending on income and years of residency, participants receive a tax credit of between \$100 and \$700.
- There were approximately 300 participants on this program for Grand List 2012 at a cost to the town of approximately \$97,000.

Lebanon * does not offer a local option property tax relief program.

Ledyard has two local option property tax relief programs: a credit program and a freeze program.

- The *credit program* is open to applicants who are 65 years old or older or are disabled.
- The income limits for the program are that of the State Circuit Breaker program plus 25%.
- Depending on income, residents receive up to a 50% credit off the property tax bill. The amount of the credit of from the state program and the local program combined cannot be greater than 75% of the property tax bill.
- At the time of the survey, there were 68 participants in the program with a cost to the town of \$207,000.
- The *freeze program* income limits are the same as the State Circuit Breaker program.
- There is a one-year residency requirement.

Lisbon does not offer a local option property tax relief program.

Litchfield offers one local option property tax relief program: a local option Veterans' exemption.

- The income eligibility for this additional veterans' exemption is \$25,000 greater than the limits set for the State Circuit Breaker program.
- Veterans' may receive an additional \$10,000 exemption of their property assessment.

Lyme offers one local option property tax relief program: a freeze program.

- This freeze program is open to single persons with income equal to or less than \$40,000/year and to married persons with income equal to or less than \$47,500/year.
- Applicants must be at least 65 years of age when applying for benefits.
- Applicants must have lived in the house for which they will receive property tax benefits for a minimum of five years at the application time.
- No information was given about the number of participants on this program.

Madison ** has two local property tax relief programs: a credit program and a deferral program.

- The *credit program* is open to single and to married persons with income equal to or less than \$62,720/year.
- Applicants must have lived in the house for which they will receive property tax benefits for 1 year prior to application and must occupy the residence for a minimum of 250 days each year.
- If the applicant has been a resident between one and four consecutive years they may be eligible for \$100 in relief. If a resident for more than five years, the resident may be eligible for relief between \$482 and \$1,250, depending on income.
- The *deferral program* is open to single and to married persons with income equal to or less than \$62,720/year.
- Participants can defer 100% of real estate tax but cannot exceed \$6,000 in any one tax year.
- Applicants must have lived in the residence for one year prior to application and must occupy the residence for a minimum of 250 days each year.
- A lien is placed on the property with interest. The interest rate determined annually by the Board of Finance. The current interest rate is 1%.

Manchester offers several local option property tax relief programs: a deferral program, a credit program, a volunteer tax credit and a volunteer firefighter tax credit.

- The *deferral program* has the same age and income limits as the State Circuit Breaker program.
- Liens are placed on the property without interest.
- At the time of the survey, there were 60 participants in this program.
- The *tax credit program* has the same age and income limits as the State Circuit Breaker program.
- Depending on income, the participant receives a tax credit of between \$100 and \$400.
- There were approximately 600 participants on this program for Grand List 2012.
- The *volunteer tax credit program* has the same age and income limits as the State Circuit Breaker program.
- Participants may qualify for a tax credit if they volunteer 50 or more hours with an approved charity.
- There were 18 residents participating in this program for Grand List 2012.

Mansfield offers two local option property tax relief programs: a deferral program and a freeze program.

- This *deferral program's* income limits are the same as the State Circuit Breaker Program.
- A lien is put on his or her home with 5%, simple, not compounded interest.
- The deferral program has an age requirement of 65 years.
- There were 2 participants in this program for Grand List 2012 with a cost to the town of \$1,485.
- The *tax freeze program's* income limits are the same as the State Circuit Breaker program.
- The tax freeze program has an age requirement of 70 years.
- A lien is placed on the property in the amount off the total tax relief granted, plus 5% interest.
- There were 2 participants in this program for Grand List 2012 with a cost to the town of \$1,117.

Marlborough* does not offer a local option property tax relief program.

Meriden offers two local option property tax relief programs: a tax abatement program and a deferral program.

- Both the *tax abatement* program and the *tax deferral* program have an age requirement of 65 years or requires classification as 100% disabled.
- The income limit for the tax abatement program is \$35,000. The abatement ranges from \$200 to \$500 for married couples and \$100 to \$400 for singles, depending on income.
- For the tax deferral program, 50% of property taxes may be deferred at an annual interest rate of 7.75%, with a lien placed on the property.

Middlebury* does not offer a local option property tax relief program.

Middlefield offers several local option property tax relief programs: a credit program, a deferral program, an additional Veterans' exemption and an additional blind exemption.

- The *credit program* has the same income limits as the State Circuit Breaker program.
- The town's abatement matches that of the State Circuit Breaker program.
- This abatement does not have to be paid back by the participant at any time.
- There is a \$45,000 cap on the amount the town has made available for the credit program.
- There were 76 participants on this program for Grand List 2012 with a cost to the town of \$40,275.
- The *deferral program* has the same income requirement as the State Circuit Breaker program.
- Up to 75% of property taxes may be deferred per participant per year.
- A lien is placed on the property with an interest rate of 3%.
- At the time of the survey there was no information available as to how many people are on this program.
- The *additional veterans' exemption* has income limits that are \$18,000 higher than the state's Circuit Breaker program.
- Applicants must be eligible for the state's Veterans' exemption.
- There were 89 participants in this program for Grand List 2012 with a cost to the town of \$29,892.
- The *additional blind exemption* has the same income limits at the State Circuit Breaker program.
- At the time of the survey, there was one participant in this program.

Middletown has three local option property tax relief programs: a credit program, a deferral program and a freeze program.

- The *credit program* is open to residents that are 65 years old and older with income equal to or less than \$39,100 (single) or \$46,600 (couple).
- Up to 5% of a participant's property taxes may be abated per year (between \$50 and \$200).
- The *freeze program* has an asset limit of \$120,000.
- A lien is placed on the property for the deferral and freeze programs.
- There were 161 participants on this program for Grand List 2012 with a cost to the town of \$24,069.
- No information was available on the deferral program.

Milford** has two local property tax relief programs: a credit program and an additional veterans' exemption.

- The *credit program* is open to residents who are 65 years old or older or totally disabled with incomes equal to or less than \$49,100 (single) and \$56,600 (married).
- There is a one-year residency requirement for the program.
- Each eligible applicant receives an abatement of \$600 off their property tax bill/year. The abatement amount is adjusted according to percentage of ownership.
- This abatement does not need to be paid back by the participant at any time.
- The *additional veterans' exemption* has income limits of \$59,100 (single) and \$66,600 (married). A veterans' disability pension is not counted as income.

Monroe* has one local option property tax relief program: a credit program.

- The credit program is open to individuals age 65 and older or disabled with incomes equal to or less than \$60,000/year.
- Depending on income and marital status, a participant receives a percentage off their property tax bill or the participant receives a match to the State Circuit Breaker program, whichever is higher.
- If the resident qualifies for the program, they receive an additional \$5,000 exemption off the assessment.
- There were 545 participants in the program for Grand List 2012 with a cost to the town of \$375,488.

Montville offers one local option property tax relief program: an additional Veteran's exemption.

- Income limits are the same as the state program.
- Qualifying residents receive an additional \$10,000 exemption off of the assessment.

Morris does not offer a local option property tax relief program.

Naugatuck * has two local property tax relief programs: a credit program and a freeze program.

- The *credit program* has the same income limits as the State Circuit Breaker program.
- Up to 25% of a participant's property taxes may be abated per year.
- This abatement does not need to be paid back by the participant at any time
- The *freeze program* is open to residents with assets equal to or less than \$125,000.
- A lien is not placed on the property.
- There were 254 participants on this program for Grand List 2012.

New Britain offers one local option property tax relief program: an additional veterans' exemption. An additional \$5,000 exemption is given to veterans who qualify for the state Veterans' exemption program.

New Canaan offers one local option property tax relief program: a credit program.

- This credit program is open to applicants age 65 and older who have incomes no greater than \$60,000/year and whose assets do not exceed \$350,000 (single) and \$450,000 (married).
- Depending on income, \$1,000-1,700 is abated.
- There were 70 participants in the program for Grand List 2012 with a cost to the town of \$99,212.

New Fairfield* offers two local option property tax relief programs: a credit program and a deferral program.

- The *credit program* is open to applicants whose income is less than or equal to \$34,100 (single) and \$41,600 (married).
- For 2012, the benefit was \$1,385 (benefit increase equal to percentage increase in the budget).
- The *deferral program* is open to residents age 65 or older whose income is equal to or less than \$47,000 (single) or \$58,100 (married).
- Participants shall defer 50% of the real estate taxes owed less than all other state and local tax relief for which the applicant is eligible.
- A lien is placed on the property with a 6% simple interest rate.

New Hartford has one local property tax relief program: a local blind tax credit.

- Eligibility criteria for the program is the same as the State Circuit Breaker program.
- No other information was provided.

New Haven * offers two local option property tax relief programs: a freeze program and a deferral program.

- The *freeze program* is open to both single and married persons with income equal to or less than \$50,000/year.
- Applicants must be 70 years of age.
- Widows who were 62 years of age at the time of their eligible spouse's death are eligible.
- There is a capacity of up to \$2,000 in savings that a participant may receive.
- Any amount over \$2,000 must be paid for by the participant, or may be deferred.
- The *deferral program* is open to older residents with an income between \$50,000 and \$75,000/year.
- A lien is put on the home at a premium interest rate.

New London offers one local option property tax relief program: a credit program for people who are 100% disabled.

- The income limits are the same as the State Circuit Breaker program. Applicants must be 100% disabled.
- Qualified applicants receive a \$1,000 exemption on their property tax assessment.
- There are currently 35 participants in this program with a cost to the town of \$35,000
- In 2010 New London offered a Local Option Elderly program, which was repealed due to lack of funding.

New Milford* has one local property tax relief program: a credit program.

- The income limit is the same as the State Circuit Breaker, except only one half (½) of Social Security will be added to the Adjusted Gross Income from Income Tax.
- A credit of \$960 and above is given to eligible participants for the year someone becomes eligible.
- If there is a 10% increase in the assessed value of a participant's home, the tax is recalculated using the revised assessment and the current tax rate.

Newington offers one local option property tax relief program: a credit program.

- This credit program has the same income limits as the State Circuit Breaker program.
- Each year town government approves a specified amount available for tax relief. The amount is distributed evenly to eligible participants.
- At the time of the survey there were 510 participants on this program with a cost to the town of \$265,000.

Newtown has one local property tax relief program: a credit program.

- This credit program is open to persons with incomes up to \$70,000/year.
- Depending on an applicant's income, between \$800 and \$2,525 is abated from his or her property tax bill.
- After considering state benefits granted, the person must pay 25% of his or her normal tax bill in order to receive the full benefit.
- Applicants must have resided and paid real estate taxes on property in New town for at least one year, prior to making an application.
- There were 537 participants on this program for Grand List 2012.

Norfolk offers two local option property tax relief programs: an additional veterans' exemption and a local option ambulatory vehicles exemption.

- The *additional veterans' exemption* is open to veterans with incomes equal to or less than \$59,100 (single) or \$66,600 (married).
- Participants receive a \$20,000 exemption.
- There were 24 participants on the program for Grand List 2012 with a cost to the town of \$7,889.
- The *local option ambulatory vehicle exemption* is open to residents who use specially equipped motor vehicles.
- There were 4 participants on this program for Grand List 2012 with a cost to the town of \$781.

North Branford has one local option property tax relief program: a disability exemption program.

- Participants must meet social security disability requirements and be 100% disabled. There is no age restriction.
- Participants receive a \$300 exemption from their property tax bill.
- At the time of the survey, there were 262 participants in this program with a cost to the town of \$75,000.

North Canaan does not offer a local option property tax relief program.

North Haven** offers one local option property tax relief program: a credit program.

- This credit program is open to applicants who are 65 years old or older or 100% disabled.
- Income limits are \$7,000 about the State Circuit Breaker program.
- There is a 2-year residency requirement.
- Participants receive a \$350 credit on their property tax bill.
- There were 536 participants on this program for Grand List 2012 with a cost to the town of \$183,899.

North Stonington does not offer a local option property tax relief program.

Norwalk ** offers two local option property tax relief programs: a credit program and a deferral program.

- The *credit program* is open to applicants' age 65 years old or older or who are permanently and totally disabled.
- Information about the income limits was not available
- There is a 5-year residency requirement for this program.
- Participants receive a credit of between \$750-\$1150 depending on income and marital status.
- The *deferral program* is open to residents who are age 65 or older or permanently and totally disabled.
- There is a one year residency requirement for the program.
- The market value of the property must not exceed \$715,000.
- There is an income limit for the program of \$45,000.
- A lien will be placed on the property with interest.

Norwich** does not offer a local option property tax relief program.

Old Lyme does not offer a local option property tax relief program.

Old Saybrook offers one local option property tax relief program: a credit program.

- Age and income criteria are the same as the State Circuit Breaker program.
- The town matches the State Circuit Breaker Program's credit.
- There is a cap on the allocation in the municipal budget of \$75,000.
- There were 149 participants in the program for Grand List 2012 with a cost to the town of \$75,000.

Orange * offers one local option property tax relief program: a credit program.

- This credit program is open to single and married persons with income equal to or less than \$42,000/year.
- The maximum abatement is \$425.
- This program is funded by a line-item in the budget, which is then divided by the number of qualified applicants to determine each person's potential tax credit.
- This abatement does not need to be paid back by the participant at any time.
- The total of the State and local tax abatement must not exceed 75% of annual tax per property.

Oxford offers one local option property tax relief program: a credit program.

- This credit program has income limits that are adjusted annually.
- The municipality matches the state program's credit. There is a \$200 limit for those that have the higher income.
- There were 76 participants on this program for Grand List 2012 with a cost to town of \$42,826.

Plainfield offers one local option property tax relief program: a tax credit program. The town also offers an exemption program for specially equipped or modified motor vehicles.

- The *credit program* has the same income and age criteria as the State Circuit Breaker program.
- Participants receive an additional tax credit of \$100.
- There were 12 participants on this program for Grand List 2012 with a cost to the town of \$1,645.

Plainville has two local property tax relief programs: a credit program and a freeze program.

- This *credit program* is open to single and married persons with income equal to or less than \$41,400/year (single) or \$46,700 (married).
- Qualifying participants receive a \$200 flat rate credit.
- This abatement does not need to be paid back by the participant at any time.
- There were 313 participants on this program for Grand List 2012 with a cost to the town of \$62,600.
- This *freeze program* is open to single and married persons who are 70 years old or older with income equal to or less than \$41,400/year (single) or \$46,700 (married).
- There is an asset limit of \$250,000.
- A lien is placed on the property
- There was one participant on this program for Grand List 2012.

Plymouth does not offer a local option property tax relief program.

Pomfret offers one local option property tax relief program: a freeze program.

- The local freeze program income limits are same as the State Circuit Breaker Program.
- The applicant must be 70 years old and have lived in Pomfret for one year.
- A lien is not placed on the property.
- There are 25 participants on this program for Grand List 2012 with a cost to the town of \$13,870.

Portland offers one local option property tax relief program: a deferral program.

- The deferral program income limits are \$2,000 more than the State Circuit Breaker program.
- There is a 5-year residency requirement for the program.
- A lien is placed on the property with interest.
- There were 2 participants in this program for Grand List 2012 with a cost to the town of \$5,317.

Preston offers one local option property tax relief program: an additional veterans' exemption program.

- The veterans' program has the same income limits as the State Circuit Breaker program.
- Information about the benefits of this program were not provided.
- There were 20 participants in this program for Grand List 2012 with a cost to the town of \$4,740.

Prospect offers one local option property tax relief program: a credit program.

- This credit program has the same income limits as the State Circuit Breaker program.
- Up to \$200, depending on income and number of years of residency, is abated from participant's property tax bill.
- There were 130 participants on this program for Grand List 2012 with a cost to the town of \$24,816.

Putnam offers one local option property tax relief program: an additional veterans exemption.

- Eligibility requirements are the same as the State Additional Veteran's Exemption program.
- Putnam offers an additional \$1,000 exemption to individuals who received the State Additional Veteran's program.

Redding offers one local option property tax relief program: a credit program.

- This credit program is open to residents who have lived in the house for which they plan on receiving benefits a minimum of three years.
- There are no income eligibility requirements.
- Depending on an applicant's status, a certain amount of money will be abated from his or her property tax bill each year he or she is eligible.
- This amount is determined by the Town Council, or another body within town government, each year.
- There were 675 participants on this program for Grand List 2012 with a cost to the town of \$1,632,000.

Ridgefield offers four local option property tax relief programs: a credit program, a deferral program, an additional veterans' credit, and additional blind credit.

- The *credit program* allows participants an abatement of a flat rate off their property tax bill each year.
- There is no income limit for this program. The applicant must have owned the property for at least one year and the property must be the person's legal residence.
- There were approximately 1,500 participants on this program for Grand List 2012 with a cost to the town of \$1,500,000.
- The *deferral program* is open to single persons and to married persons with income equal to or less than \$55,000/year.
- The participant may defer up to 100% of tax bill.
- A lien is placed on the property with 3% simple interest.
- A participant can elect to receive the tax credit and then defer the rest of the tax due.
- There were approximately 55 participants on this program for Grand List 2012.
- The *additional veterans' credit* is open to veterans with incomes equal to or less than \$45,000 (single) and \$50,000 (married).
- Eligible veterans receive an additional exemption (the specific amount of this exemption was not provided).
- There were 115 participants in this program for Grand List 2012 with a cost to the town of \$33,340.
- Ridgefield also offers an *additional blind exemption*.
- This program has the state income limits as the State Circuit Breaker program.
- There were no participants on this program for Grand List 2012.

Rocky Hill offers one local option property tax relief program: a freeze program.

- This freeze program is open to residents who are 70 years old or older. Income limits are the same as the State Circuit Breaker program.
- A lien is placed on the property.
- This program freezes individual taxes in the year they apply and are required to pay them on sale of the property or within 1 year of death interest-free.
- There were 33 participants on this program for Grand List 2012 with a cost to the town of \$7,971.

Roxbury does not offer a local option property tax relief program.

Salem offers one local option property tax relief program: a firefighter/EMS/Police abatement credit program.

- Participants in the active firefighters, EMS personnel and police credit program may receive a \$1,000 property tax credit.
- At the time of the survey, there were 19 participants on this program with a cost to the town of \$19,000.

Salisbury does not offer a local option property tax relief program.

Scotland does not offer a local option property tax relief program.

Seymour offers one local option property tax relief program: a credit program.

- This credit program is open to single and married persons with incomes no greater than \$43,500/year (single) and \$50,900/year (married).
- There is a one-year residency requirement for this program.
- A flat rate (which changes every year) is abated from each participant's property tax bill each year.
- There is \$50,000 cap on the amount of money available from the municipal budget for this program.
- This abatement does not need to be paid back by the participant at any time.
- There were 305 participants on this program for Grand List 2012 with a cost to the \$47,793.

Sharon does not offer a local option property tax relief program.

Shelton has two local property tax relief program: a credit program and a freeze program.

- This *credit program* has the same income limits as the State Circuit Breaker program
- A flat rate of \$300 is abated from each participant's property tax bill each year.
- The *freeze program* has the same income limits as the State Circuit Breaker program.
- No other information about the freeze program was collected.

Sherman offers one local option property tax relief program: a credit program.

- This *credit program* is open to participants who are 65 years old or older with incomes equal to or less than \$35,000 (single) and \$40,000 (married).
- Depending on the participant's income and marital status, they receive a credit on their property tax bill.
- Single participants with incomes less than \$17,500 receive a \$1,000 credit. Married participants with incomes less than \$20,000 receive a \$1,500 credit.
- There were 36 participants on this program for Grand List 2012 with a cost to the town of \$26,524
- The *additional veterans' exemption program* is open to veterans with incomes less than or equal to \$52,700 (single) and \$58,900 (married).
- There were 22 participants on this program for Grand List 2012 with a cost to the town of \$22,000.

Simsbury* offers two local option property tax relief programs: a credit program and an additional veterans' exemption program.

- This *credit program* is open to single and married persons with incomes no greater than \$51,600.
- A sliding scale credit is granted between \$500 and \$1,500 depending on income.
- There is one-year residency requirement.
- There were 283 participants on this program for Grand List 2012 with a cost to the town of \$274,976.
- The *additional veterans' exemption program* is open to veterans' with incomes equal to or less than \$59,100 (single) and \$66,600 (couple).
- Information about the benefits of the program was not given.
- There were 195 participants on the program for Grand List 2012.

Somers offers two local option property tax relief programs: a credit program and an additional veterans' exemption.

- This *credit program* has the same income limits of \$41,600.
- There is a one year residency requirement.
- There is cap on the availability of funds for this program in the municipal budget of 1/2% of the current operating budget.
- A maximum of 75% of a participant's property tax bill may be abated.
- This abatement does not need to be paid back by the participant at any time.
- There were 121 participants on this program for Grand List 2012 with a cost to the town of \$181,236.
- The *additional veterans' exemption program* is open to veterans' with incomes equal to or less than \$34,100 (single) and \$41,600 (couple).
- Eligible veterans' receive a \$5,000 exemption.
- There were 52 participants on the program for Grand List 2012 with a cost to town of \$6,076.

South Windsor offers one local option property tax relief program: a local credit program.

- This credit program is open to residents who are 65 years old or older or totally disabled.
- The income guidelines are \$4,000 over the State Circuit Breaker program.
- Depending on the participant's marital status and income they receive a credit of between \$1,250 and \$150.
- There were 314 participants in this program for Grand List 2012 with a cost of \$172,185.

Southbury offers two local option property tax relief programs: a credit program and an additional Veterans' exemption.

- The *credit program* is open to residents who are 65 years old or older with incomes equal to or less than \$51,600.
- There is a 3-year residency requirement for the program.
- Participants eligible for the State Circuit Breaker program receive a 150% match of the State Circuit Breaker credit. Participants that have incomes over \$41,600 but less than \$51,600 receive a \$300 tax credit.
- The town has a \$500,000 cap in the municipal budget for this program.
- There were 658 participants on this program for Grand List 2012 with a cost to the town of \$346,000.
- The *additional veterans' exemption* is open to veterans with incomes equal to or less than \$44,100 (single) and \$51,600 (married).
- There were 347 participants on this program for Grand List 2012 with a cost to the town of \$97,865.

Southington offers one local option property tax relief program: a freeze program.

- This freeze program is open to residents who are 70 years old or older (spouse must be 62+).
- The income limit for \$32,000 (single) and \$37,000 (married).
- There is a one-year residency requirement for this program.
- A lien is placed on the property with a 5% simple, not compounded, interest rate.
- There is no asset limit for this program.
- There were 2 participants on this program for Grand List 2012 with a cost to the town of \$872.

Sprague does not offer a local option property tax relief program.

Stafford offers one local option property tax relief program: an additional veteran's exemption. Eligibility information for the additional veterans' exemption was not available.

Stamford* offers two local option property tax relief programs: a credit program and a deferral program.

- For this *credit program*, single applicants may have incomes up to \$85,000, and married persons may have incomes no greater than \$100,000.
- This program has an asset limit of \$200,000.
- Depending on income level and marital status, participants may receive abatements of \$200- \$1,250 per year.
- The *deferral program* has income limits of \$65,000 (single) and \$80,000 (married).
- This program has an asset limit of \$350,000.
- A lien is placed on the property without interest.
- There were 1,076 participants on the credit and deferral programs for Grand List 2012 with a cost to the town of \$671,491.

Sterling does not have a local option property tax relief program.

Stonington does not have a local option property tax relief program. However, the assessor presented on local option programs with Stonington demographics to the Board of Finance on July 2, 2014.

Stratford offers two local option property tax relief programs: a credit program and a deferral program. A freeze program was removed due to lack of utilization.

- This *credit program* has income limits of \$49,400.
- There is a one-year residency requirement for the program.
- Up to 75% of an applicant's property tax may be abated per year and does not have to be paid back by the participant.
- There were approximately 1,200-1,300 participants on this program for Grand List 2012 with a cost to the town of approximately \$1.4 million.
- The *tax deferral program* has the same income limits of \$49,400.
- There is a one year residency requirement for this program.
- A lien is placed on the property with a 4.5% interest rate.
- There were approximately 20 participants on this program for Grand List 2012 with a cost to the town of \$200,000.

Suffield offers one local option property tax relief program: a credit program.

- This credit program has the same eligibility criteria as the State Circuit Breaker program.
- The credit benefit is a match to the state credit.
- There were 153 participants on this program for Grand List 2012 with a cost to the town of 96,093.

Thomaston* does not offer a local option property tax relief program.

Thompson does not offer a local option property tax relief program.

Tolland offers two local option property tax relief programs: a freeze program and a deferral program.

- The *deferral program* is open to applicants who are 65 years old or older and who have incomes equal to or less than \$51,150.
- There is a one-year residency requirement for this program.
- The deferral program allows participants to defer a specific amount (a flat rate for everyone) of their property tax bills each year.
- A lien is placed on the property with a 6% interest rate.
- There were 7 participants on this program for Grand List 2012 with a cost to the town of \$24,066.
- The *freeze program* is open to applicants who are 65 years old or older with incomes equal to or less than \$51,150.
- The asset limit for the program is \$511,500.
- Taxes are frozen at the rate for the year for which a participant applies and is accepted for benefits.
- Participants must pay for acreage changes of property, while property taxes are frozen.
- At the time of the survey there were 60 participants on this program.
- There were 150 participants on this program for Grand List 2012 with a cost to the town of \$156,659.

Torrington offers one local option property tax relief program: a freeze program.

- This program is open to applicants who are 70 years old or older and has income limits the same as the State Circuit Breaker program.
- There is a \$125,000 asset limit for this program.
- There is a one-year residency requirement for this program.
- No liens are placed on the home.
- At the time of the survey there were 179 participants on this program with a cost to the town of \$61,985.

Trumbull offers two local option property tax relief programs: a credit program and a deferral program. The town eliminated its freeze program as of the 2012 Grand List.

- The *credit program* has income limits for both single and married applicants of \$70,000 or less.
- Depending on participants' income, they may receive annual abatements of \$315-\$1,250.
- This abatement does not have to be paid back by the participant.
- There were 960 people on this program for Grand List 2012 with a cost to the town of \$1.2 million.
- The *deferral program* has the same income requirements as the credit program.
- A participant may defer up to 75% of his or her taxes.
- The deferred amount does not have to be repaid until the home is sold or transferred to a new owner. A lien is placed on the property with a 3% interest rate.
- There were 150 participants on this program for Grand List 2012 with a cost to the town \$700,000.

Union does not have a local option property tax relief program.

Vernon* has as a least two local property tax relief programs: a credit program and a freeze program. No other information about these programs was available.

Voluntown * does not offer a local option property tax relief program.

Wallingford * has one local option property tax relief program: a deferral program.

- This deferral program has the same income limits as the State Circuit Breaker program.
- Up to 100% of a participant's property taxes may be deferred per year.
- A lien is placed on the property without interest. Taxes can be paid without interest up to 6 months from the date of sale of the property or from date of death of property owner.

Warren does not offer a local option property tax relief program.

Washington offers one local option property tax relief program: a credit program.

- This credit program has the same age criteria as the State Circuit Breaker. Income criteria is \$2,000 greater than the income criteria for the State Circuit Breaker program.
- There is a 3-year residency requirement.
- There is a \$20,000 cap on the amount allocated in the municipal budget for this program.
- There were 52 participants on this program for Grand List 2012 with a cost to the town of \$20,000.

Waterbury will be offering a local credit program starting with the 2013 Grand List. The credit program will provide a \$150 tax credit to any property that qualifies for the State Circuit Breaker program.

Waterford offers one local option property tax relief program: a credit program.

- This credit program provides participants that qualify for the State Circuit Breaker program with an additional \$225 tax credit.
- The age and income criteria are the same as the State Circuit Breaker program.
- There is a one-year residency requirement.
- There were 372 participants on this program for Grand List 2012 with a cost to the town of \$80,970.

Watertown offers one local option property tax relief program: a credit program

- This credit program has the same income limits of \$45,000.
- There is a one-year residency requirement for the program.
- If the participant owns the property entirely, then the participant can receive a \$225 reduction in taxes. The reduction is prorated if it is a partial ownership.
- This abatement does not need to be paid back by the participant at any time.
- There were 350 participants on this program for Grand List 2012.

West Hartford offers three local option property tax relief programs: a credit program, a freeze program and an additional veterans' exemption.

- The *credit program* is open to homeowners who have incomes equal to or less than \$22,900.
- There is a one-year residency requirement for the program.
- This program matches the amount given from the State Circuit Breaker Program.
- There were 227 participants on this program for Grand List 2012 with a cost to the town of \$190,532.
- The *freeze program* is open to applicant's age 70 years old or older and has the same income limits as the State Circuit Breaker.
- There is a one-year residency requirement for this program.
- A lien is not placed on the property.
- There were 339 participants on this program for Grand List 2012 with a cost to the town of \$338,801.
- The *additional veterans' exemption* is open to veterans' with incomes equal to or less than \$59,100 (single) and \$66,600 (married).
- Eligible veterans' receive an assessment reduction of \$10,000 or 10% of the assessment whichever is greater.
- There were 488 participants in this program for Grand List 2012 with a cost to the town of 291,393.

West Haven* does not offer a local option property tax relief program.

Westbrook offers one local option property tax relief program: a freeze program.

- The freeze program is open to applicants age 65 years old or older with income equal to or less than \$58,000.
- If the applicant is eligible for the State Circuit Breaker program and they are 65 years old or older, taxes will be frozen and the forgiven taxes do not have to be repaid when the property is sold.
- If the applicant's income is over the State Circuit Breaker income limit but below \$58,000, the participant's taxes can be frozen but a lien will be placed on the home and the taxes must be repaid to the town when the property is sold.
- There were 175 participants on this program for Grand List 2012 with a cost to the town of \$38,933.

Weston* has two local property tax relief programs: a credit program and a deferral program.

- The *local credit program* allows a person to abate up to 75% of his or her property taxes per year.
- This amount does not have to be paid back by the participant.
- The *deferral program* allows a participant to defer anywhere between 60% and 75% of his or her property taxes per year.
- There is a lien put on the home, plus interest.
- At the time of the survey there was no information as to income guidelines for each of these programs.

Westport* offers two local option property tax relief programs: a credit program, and a deferral program.

- The *local credit program* is open to single and married persons with incomes no greater than \$55,000 per year.
- Between \$1000 and \$3500 is exempted from the property value.
- The *deferral program* is open to single and married persons with incomes no greater than \$100,000 per year.
- Participants with incomes no greater than \$75,000 may defer up to 100% of taxes.
- Participants with an income between \$75,000-\$100,000 may defer the tax increase only.
- A lien is placed on the property with a simple (non-compounding) interest rate of 4%.

Wethersfield offers one local option property tax relief program: a credit program.

- This credit program is open to single and married persons with incomes no greater than \$40,000/year.
- Up to 15% of a participant's property tax bill may be abated, with a maximum benefit of \$500.
- This abatement does not need to be paid back by the participant at any time.
- There were 461 participants on this program for Grand List 2012 with a cost to the town of \$217,351.

Willington offers one local option property tax relief program: an additional veterans' exemption.

- This additional veterans' exemption has the same criteria as the state program.
- This local option provides a \$1,000 Assessment Exemption for qualified applicants.
- At the time of the survey there were 12 participants in this program with a cost to the town of \$292.

Wilton** has two local property tax relief programs: a credit program and a deferral program.

- The *local credit program* is open to single and married persons with incomes no greater than \$79,000 per year.
- There is one-year residency requirement for this program.
- Credits up to \$4000 are provided annually, depending on participants' income.
- The *local deferral program* is open to single and married persons with incomes no greater than \$79,000 per year.
- There is one-year residency requirement for this program.
- Participants with incomes up to \$75,000 may defer up to 100% of tax.
- A lien is put on the participant's home with an interest rate at 2.5%.
- Any person qualifying for both the tax credit and the tax deferral may utilize both the tax credit and the tax deferral for any given fiscal year. If a person elects to do this, the tax bill will be reduced first by all property tax credits then the deferral can be applied to the remainder of the bill.
- There were 303 participants on these programs for Grand List 2012 with a cost to the town of \$1,085,941.

Winchester * offers three local option property tax relief programs: a credit program, a deferral program and a freeze program.

- The *credit program* has the same income limits as the State Circuit Breaker Program.
- The local program will match the credit given through the State Circuit Breaker Program.
- The *deferral program* has the same income requirements as the State Circuit Breaker program.
- The deferral is be 25% of tax due less amounts received under state tax relief programs.
- There is a lien placed on the property.
- The *freeze program's* income requirement is the same as the State Circuit Breaker program.
- An applicant cannot have assets exceeding \$125,000, excluding the residence for which relief is sought.
- A lien is placed on the property.

Windham has one local option property tax relief program: a credit program.

- This credit program has the same income limits as the State Circuit Breaker program.
- A flat rate of \$150 is abated from each participant's property tax bill each year.

Windsor offers one local option property tax relief program: a credit program.

- This credit program is open to applicants who are 65 years or older with incomes equal to or less than \$43,500.
- An additional 40% of state benefit is credited to the participant.
- This abatement does not need to be paid back by the participant at any time.
- There were 393 participants on this program for Grand List 2012 with a cost to the town of \$65,000.

Windsor Locks offers one local property tax relief program: a credit program.

- This credit program has the same income limits as the State Circuit Breaker program.
- Up to 75% of a participant's property tax bill may be abated each year.
- This abatement does not need to be paid back by the participant at any time.
- There were 236 participants on this program for Grand List 2012 with a cost to the town of \$74,536.

Wolcott does not offer a local option property tax relief program.

Woodbridge offers two local option property tax relief programs: a credit program and an additional veteran's program.

- The *credit program* is open to applicants who are age 65 years old and older with incomes equal to or less than \$70,720.
- There is a one-year residency requirement for this program.
- There is \$200,000 cap on the amount allocated in the municipal budget for this program.
- There were 138 participants on this program for Grand List 2012 with a cost to the town of \$172,667.
- The *additional veterans' exemption* is open to veteran's age 65 years and older who have incomes equal to or less than \$59,100 (single) or \$66,600 (married).
- There are 69 participants on this program for Grand List 2012 with a cost to town of \$26,767.

Woodbury offers one local property tax relief program: a credit program.

- This credit program is open to individuals with incomes no greater than \$43,500/year.
- There is a three-year residency requirement for this program.
- Benefits are based on the State Circuit Breaker with a maximum benefit of \$200.
- There were 121 participants on this program for Grand List 2012 with a cost to the town of \$75,297.

Woodstock does not offer a local option property tax relief program.

Town-by-Town Summary of Participation in State-Mandated Programs

This series of tables, lists the extent of participation in certain state-mandated property tax relief programs. These programs are: the State Circuit Breaker Program, various veteran's exemptions programs (collectively listed as "Veterans' Exemption"), the exemption for the totally disabled, and Connecticut's previous tax freeze program, which has been closed to new enrollees since 1979. Towns are listed in the table alphabetically.

Town	State Circuit Breaker Program		Veterans' Exemption		Totally Disabled Exemption	
	Number of Recipient Households	Reimbursement to Town for Grand List 2012	Number of Recipient Households	Reimbursement to Town for Grand List 2012	Number of Recipient Households	Reimbursement to Town for Grand List 2012
Andover	26	\$12,524.24	11	\$1,268.23	16	\$433.77
Ansonia	252	\$138,882.74	125	\$29,582.93	84	\$2,952.43
Ashford	40	\$19,464.29	20	\$1,659.76	38	\$1,087.54
Avon	175	\$79,858.55	75	\$4,582.87	44	\$1,020.11
Barkhamsted	36	\$20,482.73	18	\$2,713.76	12	\$235.12
Beacon Falls	115	\$51,758.70	44	\$11,955.59	63	\$1,798.78
Berlin	220	\$111,693.21	174	\$12,485.97	104	\$2,610.87
Bethany	67	\$31,843.09	44	\$5,530.66	9	\$234.72
Bethel	252	\$125,430.36	134	\$10,069.46	81	\$22,248.04
Bethlehem	62	\$31,587.30	25	\$3,410.34	6	\$108.37
Bloomfield	256	\$137,463.85	74	\$11,483.25	50	\$1,565.96
Bolton	64	\$31,702.96	27	\$4,884.04	26	\$709.22
Bozrah	42	\$24,399.39	20	\$1,768.27	15	\$346.92
Branford	419	\$216,565.16	226	\$27,198.58	122	\$2,750.67
Bridgeport	1177	\$711,591.52	366	\$33,195.87	454	\$16,935.55
Bridgewater	28	\$14,710.85	12	\$1,932.00	7	\$107.93
Bristol	670	\$345,139.07	451	\$31,648.27	440	\$12,838.61
Brookfield	207	\$100,102.14	87	\$8,613.21	66	\$1,521.78
Brooklyn	93	\$49,835.62	54	\$5,069.31	41	\$837.71
Burlington	82	\$40,433.06	26	\$1,390.84	17	\$411.90
Canaan (Falls Village)	20	\$13,915.41	8	\$1,397.79	4	\$75.77
Canterbury	81	\$36,709.76	37	\$6,594.62	38	\$783.88
Canton	118	\$61,127.73	47	\$2,418.44	35	\$829.83
Chaplin	36	\$19,076.53	11	\$393.15	12	\$345.33
Cheshire	356	\$17,0940.32	186	\$11,973.47	73	\$1,823.80
Chester	45	\$21,723.69	20	\$2,398.83	11	\$232.07
Clinton	228	\$11,9859.94	84	\$17,050.82	49	\$1,097.81
Colchester	91	\$48,325.53	63	\$7,960.42	70	\$1,894.18
Colebrook	19	\$9,360.23	10	\$3,731.01	10	\$238.77
Columbia	64	\$37,000.00	25	\$2,859.77	32	\$788.81

Town	State Circuit Breaker Program		Veterans' Exemption		Totally Disabled Exemption	
	Number of Recipient Households	Reimbursement to Town for Grand List 2012	Number of Recipient Households	Reimbursement to Town for Grand List 2012	Number of Recipient Households	Reimbursement to Town for Grand List 2012
Cornwall	28	\$13,633.65	4	\$443.62	10	\$120.98
Coventry	117	\$63,265.56	72	8352.72	59	\$1,453.96
Cromwell	149	\$75,968.00	70	\$4,359.09	31	\$839.88
Danbury	888	\$393,667.36	369	\$22,815.84	191	\$4,473.98
Darien	126	\$72,078.16	48	\$2,041.36	16	\$185.66
Deep River	65	\$41,087.90	32	\$3,518.89	13	\$287.26
Derby	188	\$100,000.08	81	\$24,953.39	113	\$3,117.37
Durham	93	\$41,040.31	50	\$13,617.72	30	\$863.27
East Granby	53	\$24,325.42	23	\$4,367.76	6	\$149.08
East Haddam	113	\$64,996.82	55	\$5,290.52	28	\$641.66
East Hampton	86	\$45,252.69	43	\$4,773.57	51	\$1,266.99
East Hartford	759	\$417,637.44	416	\$45,798.24	296	\$11,648.11
East Haven	577	\$312,684.61	263	\$82,754.79	183	\$5,126.56
East Lyme	217	\$117,895.91	114	\$25,132.52	62	\$1,275.52
East Windsor	157	\$77,824.27	100	\$6,733.07	70	\$1,860.28
Eastford	29	\$14,719.76	6	\$431.88	6	\$113.66
Easton	68	\$34,162.74	26	\$7,955.73	5	\$103.27
Ellington	147	\$75,395.30	76	\$17,492.02	64	\$1,601.42
Enfield	656	\$337,137.24	309	\$41,922.82	179	\$4,846.63
Essex	55	\$30,148.62	26	\$3,050.20	10	\$184.05
Fairfield	924	\$469,508.19	375	\$170,334.51	188	\$4,074.04
Farmington	279	\$156,463.53	94	\$5,306.71	41	\$869.50
Franklin	28	\$15,467.50	14	\$1,245.31	9	\$189.78
Glastonbury	303	\$143,110.69	141	\$12,081.02	84	\$2,676.90
Goshen	34	\$17,965.29	27	\$2,349.66	15	\$253.75
Granby	133	\$77,649.26	51	\$7,172.28	41	\$1,258.19
Greenwich	325	\$186,133	148	\$27,870.85	31	\$315.19
Griswold	82	\$38,813.59	38	\$8,806.36	48	\$1,123.77
Groton	276	\$127,882.57	230	\$10,626.13	135	\$2,440.96
Guilford	308	\$154,038.34	144	\$14,401.34	95	\$1,970.78

Town	State Circuit Breaker Program		Veterans' Exemption		Totally Disabled Exemption	
	Number of Recipient Households	Reimbursement to Town for Grand List 2012	Number of Recipient Households	Reimbursement to Town for Grand List 2012	Number of Recipient Households	Reimbursement to Town for Grand List 2012
Haddam	93	\$47,263.79	43	\$5,477.82	31	\$883.11
Hamden	745	\$292,456.44	372	\$138,603.48	262	\$9,408.81
Hampton	30	\$17,304.94	21	\$1,043.27	22	\$461.15
Hartford	640	\$337,119.12	106	\$55,050.19	150	\$9,810.16
Hartland	23	\$10,472.18	7	\$976.02	8	\$172.69
Harwinton	65	\$38,418.02	23	\$1,575.81	18	\$390.14
Hebron	53	\$28,301.71	27	\$3,848.41	26	\$794.90
Kent	30	\$16,664.12	12	\$718.40	8	\$114.58
Killingly	310	\$157,535.86	196	\$9,178.56	211	\$3,926.70
Killingworth	111	\$37,953.24	51	\$5,714.97	17	\$367.41
Lebanon	56	\$32,848.24	25	\$3,427.55	31	\$652.78
Ledyard	138	\$68,115.92	76	\$4,370.69	47	\$1,167.76
Lisbon	56	\$22,032.23	32	\$2,804.68	32	\$546.97
Litchfield	107	\$55,407.83	72	\$3,627.76	22	\$438.07
Lyme	44	\$22,014.80	5	\$334.63	-	-
Madison	210	\$101,727.88	95	\$23,393.36	31	\$574.88
Manchester	575	\$294,334.21	280	\$74,765.01	234	\$7,750.72
Mansfield	111	\$43,610.43	57	\$6,607.43	54	\$1,329.79
Marlborough	37	\$21,477.98	11	\$914.48	20	\$569.13
Meriden	841	\$454,593.84	389	\$60,138.67	461	\$14,232.29
Middlebury	74	\$38,996.20	41	\$4,750.60	37	\$940.82
Middlefield	81	\$39,901.85	61	\$9,516.86	19	\$556.45
Middletown	437	\$221,916.10	161	\$9,958.56	141	\$3,486.58
Milford	1052	\$488,214.19	606	\$148,037.87	261	\$6,020.14
Monroe	336	\$171,203.90	163	\$11,004.40	84	\$2,331.01
Montville	233	\$105,632.23	133	\$3,430.90	138	\$9,169.45
Morris	23	\$12,541.28	9	\$171.68	3	\$248.39
Naugatuck	421	\$217,138.59	497	\$19,390.09	263	\$42,772.04
New Britain	746	\$400,534.79	273	\$28,339.76	246	\$9,338.40
New Canaan	57	\$29,300.89	12	\$154.26	20	\$1,388.76

Town	State Circuit Breaker Program		Veterans' Exemption		Totally Disabled Exemption	
	Number of Recipient Households	Reimbursement to Town for Grand List 2012	Number of Recipient Households	Reimbursement to Town for Grand List 2012	Number of Recipient Households	Reimbursement to Town for Grand List 2012
New Fairfield	163	\$84,158.52	75	\$16,519.37	65	\$1,473.12
New Hartford	64	\$34,898.08	22	\$483.62	20	\$3,148.75
New Haven	772	\$434,349.56	266	\$52,426.83	304	\$11,230.71
New London	173	\$104,478.67	99	\$6,380.51	80	\$2,096.65
New Milford	365	\$133,962.55	97	\$11,615.89	107	\$2,462.98
Newington	524	\$273,333.15	198	\$28,376.10	175	\$5,284.69
Newtown	334	\$156,866.11	123	\$17,306.62	73	\$2,143.07
Norfolk	17	\$8,266.53	8	\$773.28	14	\$249.41
North Branford	235	\$112,940.90	104	\$13,159.68	93	\$2,377.76
North Canaan	43	\$28,853.98	12	\$585.12	14	\$314.54
North Haven	394	\$214,469.36	135	\$3,378.00	275	\$31,996.18
North Stonington	68	\$38,720.02	32	\$7,832.21	21	\$473.66
Norwalk	949	\$476,287.18	13	\$3,139.47	144	\$2,268.62
Norwich	407	\$216,737.39	244	\$16,584.47	155	\$4,087.59
Old Lyme	61	\$35,323.28	31	\$3,859.36	11	\$187.05
Old Saybrook	141	\$70,451.79	48	\$9,610.16	25	\$348.20
Orange	169	\$81,206.43	79	\$14,676.74	25	\$698.68
Oxford	79	\$41,251.79	28	\$6,814.94	51	\$1,155.74
Plainfield	202	\$109,361.66	119	\$7,057.47	120	\$3,123.38
Plainville	315	\$146,340.77	159	\$22,861.51	146	\$4,242.84
Plymouth	157	\$89,379.33	73	\$10,186.84	83	\$2,686.10
Pomfret	39	\$20,262.94	26	\$5,481.59	20	\$419.21
Portland	119	\$67,109.00	57	\$7,757.44	32	\$860.97
Preston	48	\$23,532.54	17	\$861.05	16	\$354.98
Prospect	132	\$78,353.44	77	\$18,808.55	41	\$1,039.09
Putnam	147	\$72,724.93	74	\$3,234.58	99	\$1,835.51
Redding	42	\$23,510.11	19	\$1,273.21	10	\$280.58
Ridgefield	117	\$58,654.01	79	\$4,294.96	43	\$951.54
Rocky Hill	224	\$113,260.06	78	\$9,969.24	45	\$1,078.07
Roxbury	22	\$13,413.07	11	\$516.39	9	\$105.46

Town	State Circuit Breaker Program		Veterans' Exemption		Totally Disabled Exemption	
	Number of Recipient Households	Reimbursement to Town for Grand List 2012	Number of Recipient Households	Reimbursement to Town for Grand List 2012	Number of Recipient Households	Reimbursement to Town for Grand List 2012
Salem	40	\$14,511.17	16	\$3,624.60	8	\$212.16
Salisbury	32	\$12,678.63	14	\$1,272.73	10	\$91.63
Scotland	12	\$7,606.78	7	\$901.28	20	\$529.87
Seymour	252	\$128,280.38	145	\$20,268.62	96	\$2,784.89
Sharon	36	\$19,058.37	14	\$2,281.97	4	\$41.23
Shelton	519	\$292,682.14	327	\$31,432.29	215	\$4,245.83
Sherman	33	\$21,596.89	8	\$1,617.12	9	\$133.60
Simsbury	163	\$80,646.30	79	\$5,941.80	51	\$1,675.60
Somers	117	\$69,039.25	51	\$11,125.12	27	\$576.53
South Windsor	302	\$148,280.96	108	\$15,882.78	60	\$1,839.66
Southbury	542	\$195,937.52	281	\$15,147.82	63	\$1,494.00
Southington	669	\$321,424.49	456	\$54,803.72	228	\$5,492.05
Sprague	17	\$8,171.42	13	\$2,682.60	14	\$370.05
Stafford	179	\$94,779.66	108	\$34,259.90	104	\$3,145.82
Stamford	716	\$383,777.70	265	\$25,929.75	127	\$264.77
Sterling	37	\$23,587.99	7	\$1,638.00	18	\$971.37
Stonington	238	\$119,776.16	117	\$19,246.92	97	\$1,751.56
Stratford	1088	\$545,668.28	640	\$152,730.69	284	\$8,870.02
Suffield	153	\$95,092.11	72	\$8,388.60	54	\$1,241.39
Thomaston	106	\$63,323.05	48	\$9,939.00	30	\$875.16
Thompson	185	\$85,029.40	98	\$18,820.06	122	\$2,411.50
Tolland	140	\$95,092.11	59	\$8,388.60	58	\$1,649.16
Torrington	637	\$334,446.32	387	\$30,350.58	245	\$7,553.79
Trumbull	520	\$246,648.45	247	\$35,162.34	116	\$3,390.87
Union	3	\$1,342.37	1	\$419.39	1	\$21.47
Vernon	272	\$142,746.17	126	\$21,034.70	99	\$3,117.72
Voluntown	29	\$15,783.46	14	\$2,596.71	16	\$271.59
Wallingford	568	\$281,265.58	366	\$44,457.48	180	\$4,127.31
Warren	22	\$10,797.33	10	\$1,275.79	4	\$48.99
Washington	47	\$23,404.17	14	\$1,078.46	13	\$134.58

Town	State Circuit Breaker Program		Veterans' Exemption		Totally Disabled Exemption	
	Number of Recipient Households	Reimbursement to Town for Grand List 2012	Number of Recipient Households	Reimbursement to Town for Grand List 2012	Number of Recipient Households	Reimbursement to Town for Grand List 2012
Waterbury	1272	\$709,413.40	578	\$153,353.97	611	\$30,661.33
Waterford	369	\$182,304.99	221	\$12,223.54	98	\$2,111.89
Watertown	387	\$194,974.14	170	\$27,808.10	74	\$1,635.84
West Hartford	532	\$274,671.63	272	\$69,849.45	142	\$4,539.75
West Haven	690	\$361,037.28	353	\$106,355.46	240	\$6,712.92
Westbrook	97	\$46,319.97	69	\$13,326.90	29	\$573.03
Weston	41	\$17,901.34	9	\$1,233.40	10	\$252.58
Westport	182	\$106,113.41	83	\$14,002.32	21	\$350.26
Wethersfield	455	\$268,387.76	164	\$41,165.86	110	\$3,375.51
Willington	34	\$15,631.60	14	\$792.51	25	\$537.01
Wilton	122	\$60,370.26	40	\$4,373.27	16	\$366.38
Winchester	120	\$64,283.21	40	\$2,644.12	47	\$1,280.45
Windham	244	\$138,288.96	84	\$12,762.28	134	\$4,326.78
Windsor	375	\$225,347.40	156	\$20,984.44	106	\$2,659.22
Windsor Locks	235	\$125,904.47	133	\$14,460.45	106	\$2,659.22
Wolcott	313	\$159,974.37	260	\$28,255.57	125	\$3,036.18
Woodbridge	81	\$40,853.72	44	\$6,187.67	29	\$872.31
Woodbury	89	\$50,975.72	44	\$2,065.86	40	\$841.81
Woodstock	91	\$46,552.85	37	\$6,986.88	46	\$942.24

Tax Freeze Program of 1967+					
Town	Number of Recipient Households	Reimbursement to Town for Grand List 2012	Town	Number of Recipient Households	Reimbursement to Town for Grand List 2012
Berlin	1	\$2,000.00	New Haven	2	\$4,000.00
Branford	4	\$8,000.00	Newington	3	\$6,000.00
Bridgeport	5	\$10,000.00	Norwalk	8	\$16,000.00
Bristol	3	\$6,000.00	Norwich	2	\$4,000.00
Brooklyn	1	\$1,459.75	Plainville	1	\$2,000.00
Clinton	1	\$2,000.00	Plymouth	1	\$2,000.00
Danbury	1	\$2,000.00	Somers	1	\$2,000.00
East Hartford	1	\$834.00	South Windsor	1	\$2,000.00
East Haven	4	\$8,000.00	Stamford	3	\$5,000.00
Fairfield	3	\$6,000.00	Stonington	3	\$4,735.70
Farmington	1	\$2,000.00	Stratford	4	\$6,126.50
Greenwich	1	\$4,000.00	Suffield	1	\$2,000.00
Groton	1	\$1,754.79	Thomaston	1	\$2,000.00
Guilford	3	\$4,413.59	Torrington	2	\$4,000.00
Hartford	1	\$2,000.00	Wallingford	1	\$2,000.00
Manchester	1	\$2,000.00	Waterbury	1	\$2,000.00
Mansfield	1	\$2,000.00	Waterford	1	\$2,000.00
Meriden	1	\$2,000.00	West Hartford	1	\$2,000.00
Middletown	2	\$4,000.00	West Haven	6	\$12,000.00
New Britain	2	\$4,000.00			

+The Tax Freeze Program of 1967 has been closed to new enrollees since 1979.



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